



Doing Business in Fiji: 2009 Country Commercial Guide for U.S. Companies

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Chapter 1: Doing Business In (Insert Country Name Here)

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Market Overview

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Major Trends and Outlook

Fiji is comprised of a group of volcanic islands in the South Pacific. Its total population is approximately 850,000. The largest islands are Viti Levu, where the capital and 70% of the population are located, and Vanua Levu. Just over 100 of the smaller islands are inhabited. In December 2006, the Republic of Fiji Military Forces overthrew the democratically elected government of Fiji. Soon after, the military set up an interim government headed by the military commander, serving as interim prime minister. The military-dominated interim government has repeatedly assured local and foreign investors that Fiji remains a safe place to invest and do business. The military has, however, intervened in some private business operations.

Fiji's 2008 economic growth is estimated at 1.2%, following a 6.6% contraction in 2007. Initial forecasts predict 2009 growth at 2.4%, although the figure is expected to be revised downward. Investor confidence remained low and sectoral performances weak, especially in the key tourism sector. Fiji's 2008 GDP was estimated at US \$3.3 billion and inflation estimated at 6.6 percent.

Fiji's trade imbalance worsened during 2008, in part as a result of high international oil and food prices. Exports were valued at US \$0.69 billion and imports at US \$1.69 billion during the first three quarters of the year, resulting in a trade deficit of approximately US \$1 billion. Mineral fuels continue to be the country's largest import, making up one third of total imports. Other major imports include machinery, transport equipment, food and manufactured goods. Major exports include sugar, fish, garments and mineral water. The official foreign reserves at the end of December 2008 were US \$431.5 million, sufficient to cover 2.9 months of goods imports.

Both U.S. exports to Fiji and imports from Fiji grew slightly in 2008. According to U.S. Department of Commerce statistics, during the first three quarters of 2008, U.S. exports to Fiji amounted to US \$36.4 million (compared to US\$17.1 million in the same period of 2007). U.S. imports from Fiji during the first three quarters of 2008 totaled US \$114.5 million (compared to US\$105.3 million in the same period in 2007). The main products imported to the U.S. from Fiji include mineral water, tuna and sugar. U.S. exports to Fiji are mainly machinery, aircraft parts, and medical and surgical instruments.

Principal Growth Sectors

The tourism sector remains Fiji's principle economic driver and major source of foreign exchange. Following a slowdown during much of 2007, the sector has largely recovered. Tourism earnings and visitor arrivals are estimated to have increased nearly 6% in 2008 and growth of 5% is forecast for 2009.

Government Role in the Economy

The interim government is making a determined effort to reduce government expenditures and reduced debt levels, which totaled 50.3% of GDP in 2007. The government's revenue in 2008 was estimated at US \$0.77 billion and its expenditure at US \$0.8 billion. In its latest budget, government has introduced new measures and tax incentives to grow the economy with emphasis on developing infrastructure, boosting private sector investment and alleviating poverty. Recent severe flooding, however, will likely cause the diversion of funds intended for infrastructure development.

Fiji's government controls essential public utilities (water and sewerage), power generation and supply, port management, ship building. However, performance of most public enterprises has been dismal. The interim government has commenced restructuring several of these entities and has its eyes on several others.

Infrastructure

Infrastructure support is fairly reliable in Fiji. There are numerous air and sea connections to the United States, Asia, and the Pacific Region, as well as local air and sea transport to all major centers on the larger islands in the country. The power generating capacity on the two main islands has been increased with the installation of diesel generators in the capital city, Suva. Given Fiji's heavy reliance on diesel fuel, the Fiji authorities continue to explore renewable energy alternatives, such as hydro, solar and wind power.

Domestic and international telecommunication links are relatively reliable, although fax, internet and paging services are expensive and occasionally subject to intermittent disconnections. Other service infrastructure, such as insurance, banking, accounting, local transport, investment finance and real estate, are available in urban centers.

Market Challenges

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Some of the common market challenges experienced in doing business in Fiji include:

- Government-directed reductions in capital borrowing by non-residents;
- Time differences between the United States and Fiji;

- Slow and often inefficient processing of government approvals;
- Poor infrastructure in rural areas;
- Relatively high costs of utilities, especially power and communication; and
- Small population base.

Market Opportunities

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- Hospitality industry supplies and services; consumer goods; agricultural and food processing machinery; data processing and telecommunication equipment; power generation, transmission and distribution equipment; offshore and “back office” data processing; medical services.

Market Entry Strategy

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- To successfully enter the Fiji market, it is essential that American firms have local market expertise. American firms often work with an appropriate business partner in the local market and provide on-going support to ensure an amicable long-term relationship.
- The majority of Fiji’s business community is of Indian ethnicity; however, the number of indigenous Fijian businesspersons is growing. While English is widely spoken in Fiji, the cultural and ethnic differences between the United States and Fiji should not be overlooked.
- As Australia and New Zealand companies dominate the local business scene and have a long standing relationship with local companies, American companies need to be prepared to be able to match strong competition from Australia and New Zealand.
- It is highly recommended that due diligence be undertaken prior to entering any contract or making any long-term commitment.

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Chapter 2: Political and Economic Environment

For background information on the political and economic environment of the country, please click on the link below to the U.S. Department of State Background Notes.

<http://www.state.gov/r/pa/ei/bgn/1834.htm>

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Using an Agent or Distributor

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Some local companies are interested in establishing agent or distributor arrangements with foreign companies.

The General Contract Law governs agreements between foreign suppliers and local agents and distributors. It establishes a buyer-seller relationship under a sale of goods contract between the two parties. It is the responsibility of the local agent or distributor to apply for necessary licenses and import permits.

New market entrants should seek an established agent/distributor with good local contacts, market expertise and technical know-how. U.S. exporters must often provide training, marketing and technical support. Frequent contact with local representatives is critical, especially at the outset, in order to build a good working relationship based on shared values and objectives, and to ensure there are no misunderstandings or communication problems.

The Commercial Section at the U.S. Embassy in Suva can provide valuable assistance in locating potential representatives and acquiring preliminary market data. The staff can also help companies identify agents and distributors.

Establishing an Office

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The primary forms of business organizations in Fiji are: companies, including branch offices; joint ventures; partnerships; and trading trusts.

U.S. firms may elect either to incorporate a subsidiary or establish a branch office by registering itself as a foreign company. Both approaches are regulated under Fiji's Company Law. U.S. firms may wish to enter into joint-venture arrangements with one or more parties on an unincorporated or incorporated basis.

Contact: Fiji Islands Trade & Investment Bureau (FTIB), Chief Executive, P.O. Box 2303, Government Buildings Suva, Telephone: (679) 3315-988, Fax: (679) 3301-783, Email ftibinfo@ftib.org.fj

Franchising

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There are no restrictions placed by the Fiji government on franchising arrangements. U.S. firms operating in Fiji under franchise agreements include McDonalds, KFC, Pizza Hut, Coca-Cola and Johnson & Johnson. The small market size imposes some limitations in Fiji, but many companies use Fiji as an export base to other Pacific Island countries.

Direct Marketing

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Direct marketing is used widely in the sale of cosmetics, health products, cleaning and household consumer goods, electrical appliances, and in service businesses. Major U.S. brands in Fiji are General Mills, Tupperware, Amway, Nu-Skin and Avon.

Joint Ventures/Licensing

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The Fiji Government through the Fiji Islands Trade and Investment Bureau encourages joint ventures in Fiji to stimulate local entrepreneurship and the transfer of technical know-how and skills.

Joint ventures and licensing agreements are important market entry strategies for American exporters. Joint-venture partnerships offering technology transfer, specialized expertise, and training opportunities are effective mechanisms to reduce costs.

Some Fiji firms are actively seeking American joint-venture partners who can provide much needed capital, as well as technical, marketing and management skills, to a business relationship. Fiji firms generally offer assets, local vendor and government contacts, and established business relationships throughout the Pacific region.

The Commercial Section at the U.S. Embassy in Suva can provide assistance in locating potential joint-venture partners for American companies.

Selling to the Government

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All requests for proposals and tenders are offered in newspapers and in government publications. Multilateral lending institutions, such as the ADB and World Bank, also sometimes sponsor projects, all open to U.S. bidders.

Distribution and Sales Channels

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Two major channels of distribution are available to U.S. exporters. The first is via large, well-established trading companies with strong financial resources and sales volumes, as well as an extensive presence in many industrial sectors. In many cases, these large traders form marketing or production joint ventures with foreign firms when demand volumes are sufficient to justify local investment. In highly specialized markets, these companies rely on agents who have appropriate contacts or expertise.

The second available channel is through small importers. These importers generally specialize in one line of business where they have proven networks and market know-how.

It is advisable for U.S. companies to perform careful due diligence to assure that a potential agent or distributor is financially healthy and able to fulfill obligations.

Selling Factors/Techniques

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To differentiate themselves from local and third-country competitors, U.S. firms should emphasize their strengths in quality, innovation, technology and customer service.

Fijians have come to expect more and better styles and designs, regular product upgrades, and updated technology from U.S. companies and will often choose U.S. products and services on the basis of "value for money," not just on the basis of cost. Training is an effective means to make potential customers aware of the quality of products and services.

Electronic Commerce

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Despite the development of the country's ITC infrastructure, increased access to the Internet, and lowered costs, electronic commerce still has a limited market reach.

Trade Promotion and Advertising

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The majority of Fijians receive information from radio and television. Advertising and trade promotions are important marketing tools in Fiji. In particular, foodstuffs and consumer products should be promoted heavily via a full range of mass media.

There are three major English-language newspapers, "The Fiji Times," "The Fiji Daily Post" and "The Fiji Sun," which largely cater to an urban readership. The Fijian language newspaper "Nai Lalakai" and "Volasiga" can be used for marketing to the Fijian sector of the population, and the Indian-language newspaper "Shanti Dut" for Indo-Fijians.

Companies in Fiji also use two monthly magazines, "Pacific Business" and "Islands Business" for advertising.

Special promotional campaigns are frequently conducted at local shopping centers, hotels and convention halls. Movie theaters and television are also means of reaching the public. It is advisable to translate all product literature and technical specifications into Fijian and/or Hindustani, Fiji's other two main vernacular languages.

Contact:

The Fiji Times, Anne Fussell, Publisher, P.O. Box 1167, Suva, Telephone: (679) 3304-111 Fax: (679) 3301-521 Email: timesnews@fijitimes.com.fj, Website: www.fijitimes.com.fj

Daily Post, Mesake Koroi, Publisher, P.O. Box 2071, Government Buildings, Suva, Telephone: (679) 3313-342 Fax: (679) 3313-320 Email: dailypostfijinews@yahoo.com;

Fiji Sun, Samisoni Kakaivalu, Editor, Tel. 3307-555, Fax 3311-455, Email: fijisun@sun.com.fj, Website: www.sun.com.fj;

Fiji TV, Mr. Tarun Patel, Chief Executive Officer, 20 Gorrie St, Suva, Telephone: (679) 3305-100 Fax: (679) 3305-077 Email: info@fijitv.com.fj, Website: www.fijitv.com.fj;

Communications Fiji Ltd, William Parkinson, Managing Director, Telephone: (679) 3314-766 Fax: (679) 3303-748, Email: news@fm96.com.fj, Website: www.fijivillage.com;

Fiji Broadcasting Corporation Ltd, Mr. Riyaz Sayed-Khaiyum, Chief Executive, P.O.Box 334, Suva, Telephone: (679) 3314-333 Fax: (679) 3307-215, Website: www.radiofiji.com.fj

Pricing

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The Prices and Incomes Board, a statutory arm of the Ministry of Finance, controls prices of certain basic goods, mostly food items. Otherwise, prices are determined by the market.

Contact: Prices & Incomes Board, G.P.O Box 1312, Suva, Telephone: (679) 3309-266 Fax: (679) 3303227, Email: pibhq@connect.com.fj

Sales Service/Customer Support

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All businesses operating in Fiji need to provide warranty service, maintenance contracts for parts and supplies, and return policies.

Protecting Your Intellectual Property

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All U.S. firms entering Fiji should protect themselves by registering their intellectual property. A local attorney that specializes in this area can initiate legal actions to combat piracy. The Copyright Act of 1999 protects products from intellectual property infringement, but enforcement is very weak.

Due Diligence

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Businesses and investors can hire professional accountancy companies to do due diligence and check bona fides of any company with which they plan to work. There are a number of reputable accountancy firms to provide this service.

The services of a credit bureau can also be obtained through the Data Bureau Ltd, which is affiliated with Baycorp Advantage Ltd. Other resources include business organizations such as the Fiji Chamber of Commerce and Industry, the Fiji American Chamber of Commerce, and the Fiji Islands Trade and Investment Bureau.

Contact: Data Bureau Ltd, G.P.O Box 17910, Suva, Telephone: (679) 330-2400 Fax: 330-4430 (679) 3303227, Email: info@databureau.com.fj,

Fiji Chamber of Commerce and Industry, P.O. Box 1264, Suva, Telephone: (679) 338-5921, Fax: (679) 337-0150, Email: wim@connect.com.fj;

Fiji American Chamber of Commerce (Amcham), Maxumise Fiji Ltd, Level 4, FNPF Place, 343 Victoria Parade, P. O. Box 12499, Suva, Telephone: (679) 3305510, Email: secretariat@fijiamcham.com;

Fiji Retailers Association, P.O. Box 598, Suva, Telephone: (679) 330-3366, Fax: (679) 330-2434, Email: lords@connect.com.fj.

Local Professional Services

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The services of a local attorney are required for executing agreements and setting up offices in Fiji. Normally paperwork can be completed quickly and easily. Law firms also advise on the various types of business organizations that can be established, assist in registering firms and in obtaining permits. Lawyers are needed for registering patents and trademarks and for taking other legal measures to protect products from intellectual property right infringements. Most commercial and civil law is based on the British

system. The Commercial Section at the U.S. Embassy in Suva can provide a list of Fijian lawyers and accountants.

Web Resources

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Fiji American Chamber of Commerce, www.fijiamcham.com/
Fiji Times, www.fijitimes.com.fj
Fiji Daily Post, www.fijidailypost.com
Fiji Sun, Website: www.sun.com.fj
Fiji Broadcasting Corporation Ltd, www.radiofiji.org
Fiji TV, www.fijitv.com.fj
Fijilive, www.fijilive.com
Fiji White Pages, www.whitepages.com.fj
Fiji Yellow Pages, www.yellowpages.com.fj
Fiji Islands Trade and Investment Bureau (FTIB), www.ftib.org.fj
Fiji Government, www.fiji.gov.fj

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Chapter 4: Leading Sectors for U.S. Export and Investment

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Agro-processing

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	2004	2005	2006	2007 (p)	2008 (Jan-Oct)
Agro-products Exports (F\$m)					
- Sugar	209.2	223.7	215.1	185.0	196.672
- Molasses	9.7	9.9	19.2	10.121	7.247
- Fruit & Vegetables	31.0	29.0	32.8	35.452	26.613
- Coconut Oil	3.6	3.5	2.1	4.418	7.647
- Timber & Wood Products	42	45.1	37.6	47.731	53.548
- Yaqona/ Kava	2.2	2.6	3.7	4.152	3.864
Total Exports (F\$m)	297.7	313.8	310.5	286.87	295.591

The agriculture sector continues to be an important sector for the economy, with agro-based products accounting for approximately 35.7% of Fiji's total exports. Major agricultural exports include sugar, lumber, molasses and coconut oil. Other agricultural exports include ginger, kava, papayas and fresh vegetables.

There are an estimated twenty major establishments engaged in processing of local fruits and vegetables, mainly for the domestic market and in producing fruit juice concentrates (pineapple, orange, guava, mango, passion fruit and other citrus juices).

Best Prospects/Services

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Agro-processing is a growing sector in Fiji, especially for fruits, vegetables, spices and botanicals. Potential commodities for value-added processing include papaya, tomatoes, pineapple, coconut, duruka (*Saccharum edule*), mixed vegetables, guava, mango and herbal kava products. Since these fruits and vegetables are seasonal crops, processing facilities will need to have flexibility so as to allow processing of all these items, utilizing the same plant throughout the year. Potential also exists for snack-food processing of readily available taro, tapioca, breadfruit and banana.

Investment, equipment and supplies needed to expand and support these industries are in demand.

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Fiji Islands Trade & Investment Bureau: www.ftib.org.fj
Ministry of Primary Industries: www.agriculture.org.fj

Fisheries

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	2004	2005	2006	2007 (p)
Canned Fish Exports (F\$m)	2.0	1.6	1.2	1.664
Fresh Fish Exports (F\$m)	63.5	68.2	82.3	83.568
Total Exports (F\$m)	81.4	82.9	97.9	101.309

(Source: Fiji Islands Bureau of Statistics)

Fiji has a large fisheries resource base, with the country's exclusive economic zone (EEZ) covering an estimated 1.3 million square kilometers of ocean. The fisheries sector currently is the second largest export industry, with exports in the first half of 2007 totaling US \$32 million and estimated employment of about 22,000. The tuna industry dominates the sector. While some canned tuna is exported, the export of fresh tuna loins to Japan and the United States is the major contributor to growth in the industry. The outlook for the industry is generally positive.

Best Prospects/Services

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There are opportunities for semi-processing of fish products for both local as well as export markets; expertise in processing and quality standards, established market access, and equipment are needed.

Excellent opportunities also exist for aquaculture production (lobster, shrimps, etc) to cater specifically for the local growing tourism market, which has had to resort to importing to meet its demand. Government is emphasizing the creation and expansion of local production.

Resources

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Fiji Islands Trade & Investment Bureau: www.ftib.org.fj

Secretariat of the Pacific Community: www.spc.int

Ministry of Primary Industries: www.fisheries.gov.fj

Tourism & Hospitality

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	2003	2004	2005	2006	2007 (p)
Hotel Turnover (F\$m)	327	397	458	485	438.475
Gross Tourism Earnings (F\$m)	639	718	733.2	741.7	685.6
Total Visitor Arrivals	430,800	502,765	549,911	545,168	539,881

(Source: RBF/Bureau of Statistics)

Tourism remains Fiji's fastest growing industry, contributing 17% to GDP and employing directly and indirectly an estimated 40,000 people. Gross earnings from tourism in 2007 were approximately US \$442 million. Visitor arrivals increased 6% in 2008 and are expected to grow by 5% in 2009.

Best Prospects/Services

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The hotel and hospitality industry requires a large variety of products, such as the following:

- Food
- Building materials
- Furnishings (drapes, carpet, linens)
- Kitchen equipment
- Furniture and appliances
- Sporting equipment
- Toiletries
- IT related to hotel and guest services

An effort is under way to encourage dependable local production/ manufacture of products for the tourism industry.

Resources

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Fiji Visitors Bureau: <http://www.bulafiji.com>

Fiji Islands Hotel & Tourism Association: www.fihta.com.fj

Ministry of Industry, Tourism, Trade & Communications:

<http://www.tourism.gov.fj/general/default.htm>

south-pacific.travel: <http://www.spto.org>

Power Generation (Energy)

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	2004	2005	2006	2007 (p)
Import – Mineral Fuels (F\$m)	587	784	1021.5	958.2
Percent of Total Imports (%)	23%	29%	33%	33.3%

(Source: Fiji Islands Bureau of Statistics)

The country's energy needs are met from a variety of sources including hydro and diesel generation, wood, coal and petroleum products. Approximately 40% of energy needs are supplied from local resources, and 60% is met through imported fuel. According to the Reserve Bank of Fiji, the Fiji Electricity Authority (FEA) generated 571,611 megawatt hours (Mwh), in the first three quarters of 2008.

Mineral oil imports in 2007 totaled US \$617.8 million, accounting for 33.3% of Fiji's total national import bill. The transport sector is the main consumer of commercial fuel, mostly in the form of gasoline. Oil consumption by FEA for electricity generation accounted for 10% of fuel imports in 2006.

Fiji continues to seek alternative energy sources to supplement its heavy dependence on imported fuel. The FEA has committed to having 90% of the nation's energy needs supplied by renewable sources by 2011. The interim government is offering generous tax incentives to promote the use of renewable energy and more energy efficient technology. In May 2007, FEA began generating electricity from the new Butoni Wind Farm which has the capacity to generate 10 megawatts (MW). In September 2008, the FEA entered into a contract with Chinese state-owned Sinohydro Corporation to construct a hydro-power plant. The project estimated to cost US\$150 million is expected to have 41 Mwh power capacity and save the FEA F\$44 million annually in fuel costs.

Best Prospects/Services

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Given Fiji's heavy reliance on diesel fuel, Fiji is exploring viable alternative energy sources available locally such as hydro, solar, wind and wave energy generation, and hybrids. The use of renewable energy sources is strongly encouraged by government. Government is actively seeking partners in the energy sector, as Fiji explores ways to increase its generation, transmission and distribution infrastructure, both to its urban centers and to rural users. The FEA supplies power to 57% of Fiji's population. To electrify isolated villages in rural areas, independent stations are planned. Potential suppliers must work with Fiji government authorities on these projects. The presence of small, isolated population centers on Fiji's smaller islands presents a potentially good market for tailored diesel-powered generation solutions.

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Fiji Department of Energy: <http://www.fdoe.gov.fj/>

Fiji Electricity Authority: <http://www.fea.com.fj/>

Pacific Power Association: www.ppa.org.fj

Secretariat of the Pacific Community: www.spc.int

South Pacific Applied Geoscience Commission (SOPAC): www.sopac.org.fj

Computer Hardware, Software & Service

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	2000	2003	2004	2006
Personal Computers (per 1,000 people)	44.4	-	-	60
Internet Users (per 1,000 people)	14.8	66.6	72.5	96

(Source: World Development Indicator Database)

Computer usage is increasing rapidly in Fiji. Growth in this sector is seen in the presence of four licensed Internet service providers, the increase in demand for IT training programs and institutions through out the country, and the availability of a wider range of products, including wireless technology. While Internet access is readily available and competition in the market has resulted in a reduction in costs in urban centers, the relatively high cost of computer hardware, software, internet access and telecommunication services continues to constrain usage.

With the FTIB undertaking extensive promotion missions to New Zealand, Australia and India to attract IT industries into Fiji, further growth can be expected in this sector should interest from foreign investors result in new investments.

Best Prospects/Services

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Fiji's location along the trans-Pacific Southern Cross Cable network underpins a small, but growing call center sector with potential for expansion. Efforts by government to liberalize the telecom sector, new networking and systems integration, and the expanding presence of regional businesses and international organizations all augur well for opportunities for U.S. suppliers in this field.

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Fiji Islands Trade & Investment Bureau: www.ftib.org.fj

Telecom Fiji: www.telecomfiji.com.fj

Fintel: www.fintelfiji.com

Fiji Audio Visual Commission: <http://www.fijiaudiovisual.com/>

Unwired Fiji Ltd: www.unwired.com.fj

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Import Tariffs

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Import duties for goods range from 0 to 32%. Tariffs rates are, broadly, as follows:

0%	Raw materials, pharmaceutical products;
5%	Production items and capital goods;
15%	Intermediate goods (including most luxury items); and
32%	Specific finished goods and protective items.

A 12.5% Value Added Tax (VAT) is applicable on all imports. Businesses registered under the VAT legislation can claim an input tax credit in relation to VAT paid on their imports. While Fiji's VAT is generally similar to that found in the EU and New Zealand, there are some differences. It is a single-rate tax. The VAT is imposed on imports of all categories of professional services. The importer of such services is required to pay the required VAT to the Inland Revenue Department.

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Exporters to Fiji do not require import licenses for most goods. Most imports are subject to duty. Drawback of duty can be claimed for re-exported goods.

Quarantine policies for agricultural products sometimes present a trade barrier.

Contact: Permanent Secretary, Ministry of Industry, Tourism, Trade and Communications, P.O. Box 2118, Government Buildings, Suva, Telephone:(679) 3305-411, Fax: (679) 3302-617

Director General, Fiji Islands Customs Service, GPO Box 175, Suva, Telephone: (679) 3302-322, Fax: (679) 3305-138, Website: www.frca.org.fj/customs/

Import Requirements and Documentation

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The Quarantine Division of the Ministry of Primary Industries must license certain types of agricultural imports, such as rice, dairy, poultry and meat. The Ministry of Finance issues import licenses for gold and other precious metals. Import licenses for products such as lubricants, transformer and circuit breaker oils, cleansing oils and hydraulic brake oils are issued by the Ministry of Industry.

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<http://www.bis.doc.gov/>

Temporary Entry

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There are arrangements for the temporary import of goods for alteration or repair; of goods for public exhibition, trial or entertainment; of specialized goods and equipment not normally available in Fiji to be used solely in connection with some particular project; and of goods for use by temporary residents. The Fiji Islands Customs Service or a local customs agent needs to be contacted prior to the arrival of such goods.

Labeling and Marking Requirements

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All goods manufactured in the United States imported into Fiji must have a "Made in U.S.A" label. In the case of a garment, washing instructions must be attached and fabric content must also be displayed.

For packaged goods, quality certification and weight must be on the label. Labels must also specify the company that produced the goods.

For more information contact: Fair Trading Department, Ministry of Industry, Tourism, Trade and Communications, P.O. Box 2118, Government Buildings, Suva, Tel: (679) 3305-411, Fax: (679) 3302-617

Prohibited and Restricted Imports

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Prohibited imports include weapons, illegal drugs and pornography.

Contact: Director General, Fiji Islands Customs Service, GPO Box 175, Suva,
Telephone: (679) 3302-322, Fax: (679) 3305-138, Website: www.frca.org.fj/customs/

Customs Regulations and Contact Information

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All imports into Fiji are subject to classification by the Fiji Islands Customs Service, and rates of duty vary with the type of goods. Imports are subject to import duty (Fiscal Duty and VAT), which is levied in accordance with rates outlined in the schedule of customs

tariffs. VAT is fixed at 12.5%. Duty at a higher rate is generally levied on automobiles, ready-made garments, tobacco, liquor, beer and wines.

For customs requirements: Director General, Fiji Islands Customs Service, P.O. Box 175, Suva, Telephone: (679) 3301-551, fax: (679) 3315-537, Website: www.frca.org.fj/customs/

For standards and quality control: Fair Trading Office, Ministry of Industry, Tourism, Trade and Communications, P.O. Box 2118, Government Buildings, Suva, Telephone: (679) 3305-411, Fax: (679) 3302-617

For quarantine requirements: Permanent Secretary - Agriculture, Ministry of Primary Industries, Private Mail Bag, Suva, Telephone: (679) 3384-233, Fax: (679) 3385-048

For general questions on trade regulations, customs and standards: Chief Executive, Fiji Islands Trade and Investment Bureau, P.O. Box 2303, Government Buildings, Suva, Telephone: (679) 3315-988, Fax: (679) 3301-783, Email: ftibinfo@ftib.org.fj. Website: www.ftib.org.fj

Standards

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Overview

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In 1992, the Fiji Trade Standards and Quality Control Office (FTSQCO) was established by the Trade Standards and Quality Control Decree 1992, to ensure that Fiji's products and services standards are aligned to international standards.

The Trade Standards Advisory Council (TSAC) was formed in conjunction with FTSQCO. The role of the TSAC is to consider and recommend to the Minister for Industry, Tourism, Trade and Communications the declaration of Fiji standards specifications, including for processes, practices, quality, composition, labeling, and codes of practices.

Standards Organizations

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The FTSQCO is the only standards-setting organization in Fiji and is a full member of the International Organization for Standardization (ISO) since January 1, 2006.

NIST Notify U.S. Service

Member countries of the World Trade Organization (WTO) are required under the Agreement on Technical Barriers to Trade (TBT Agreement) to report to the WTO all proposed technical regulations that could affect trade with other Member countries. **Notify U.S.** is a free, web-based e-mail subscription service that offers an opportunity to review and comment on proposed foreign technical regulations that can affect your access to international markets. Register online at Internet URL: <http://www.nist.gov/notifyus/>

Conformity Assessment

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At present there are no conformity assessment bodies.

The National Trade Measurement Laboratory is the only national testing laboratory. However, manufacturers needing products tested send them to accredited laboratories in Australia or New Zealand, or to the University of the South Pacific's Institute of Applied Science (USP/IAS) laboratory, which is ISO 17025 certified.

Accreditation

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Water bottled in Fiji must be accredited. The Bottled Water Standard requires that facilities bottling water in Fiji provide test results from approved laboratories for accreditation.

Publication of Technical Regulations

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There are approximately 60 standards in place covering areas such as building and building material, telecommunication cabling, safety footwear, electrical installation, quality management systems, food, fuel, corporate governance, bottled water and fireworks. However, the majority of the standards have been adopted from Standards Australia as best practice standards and are voluntary. Two mandatory standards are the Bottled Water Standard Order 2004 and the Fireworks Labeling Standard 2005.

All technical regulations are published in the Fiji Islands Gazette.

Labeling and Marking

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All goods imported from the United States must have a "Made in U.S.A." label; if a garment, the washing instructions must be attached. Fabric content must also be displayed.

For packaged goods, quality certification and weight must be on the label.

Labels must also specify the company that produced the goods.

Contacts

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For more information contact: Department of Fair Trading and Consumer Affairs,
Ministry of Industry, Tourism, Trade and Communications, P.O. Box 2118,
Government Buildings, Suva, Tel: (679) 3305-411, Fax: (679) 3302-617

Trade Agreements

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Fiji manufacturers enjoy preferential access under various multilateral and regional trade agreements. These include the South Pacific Regional Trade and Economic Agreement (SPARTECA), granting preferential access to Australia and New Zealand and the United States Generalized Systems of Preferences (GSP) granting preferential access to the United States. Fiji is also party to regional trade agreements such as the Pacific Island Countries Trade Agreement (PICTA), the Pacific Agreement On Closer Economic Relations (PACER), and the Melanesian Spearhead Group. In November 2007, Fiji signed an interim Economic Partnership Agreement with the E.U. on trade in goods, replacing the trading section of the Cotonou Agreement, which secures preferential access to the E.U. market for some Fiji exports (notable exceptions being sugar and rice).

However, the value of these preferences has fallen. In the case of SPARTECA, tariffs in Australia and New Zealand are declining, and all trading arrangements are required to be compatible with WTO rules.

Web Resources

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Fiji Islands Trade and Investment Bureau (FTIB), www.ftb.org.fj

Fiji Government, www.fiji.gov.fj

Fiji Government – Ministry of Foreign Affairs, International Co-operation & Civil Aviation,
www.foreignaffairs.gov.fj

Fiji Islands Customs & Revenue Authority, <http://www.frca.org.fj>

Secretariat of the Pacific Community (SPC), www.spc.org.nc

Pacific Islands Forum Secretariat, www.forumsec.org.fj

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Chapter 6: Investment Climate

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Openness to Foreign Investment

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In light of political events in Fiji and concerns about the treatment of some established foreign investors by Fiji authorities, potential investors should exercise considerable caution. In December 2006, the Republic of Fiji Military Forces overthrew the democratically elected government and replaced it with an interim government chosen by the military and headed by the military commander, serving as interim prime minister. The military dismissed parliament and declared a state of emergency. Interim government interference appears to have impaired the independence of Fiji's judiciary. The military repeatedly assured local and foreign investors that Fiji remains a safe place to invest and do business. However, in 2007, the long-term investment tax concession for one major U.S. investor was unilaterally and abruptly withdrawn. Fiji's tax authority also blocked exports of a renowned mineral water in a dispute with the bottler over transfer pricing.

Interim Government interference with business affairs has generally decreased since the months following the December 2006 coup. However, the validity of contracts or other agreements entered into with the current interim government may be subject to later interpretation by a court of law.

This report reflects the longer-term investment climate and notes where the coup has impacted it.

Generally, government restrictions and conditions are designed to ensure that investment is desirable for Fiji's development and the use of its resources. Fiji has a tradition of a strong judiciary where contractual rights are generally upheld. However,

post-coup, the independence of the judiciary has come into question, raising concerns about due process of law.

Fiji's economy is shifting from a reliance on sugar and textiles to a focus on tourism and related industries. The once large textile industry now comprises a small but stable component of Fiji's exports. The sugar industry is dependent upon inflated prices paid by the European Union, but these prices are being phased out and sugar production is in decline.

Following a 6.6 percent contraction in 2007, Fiji's economy experienced a modest 1.2 percent growth in 2008. Forecasters predict low but positive economic growth of 2.4 percent in 2009.

The Fiji Trade and Investment Bureau (FTIB) is responsible for the promotion, regulation and control of foreign investment in the interest of national development. FTIB pursues this task in conjunction with relevant government ministries. Government approval is required for all foreign investment in Fiji.

All businesses or enterprises with a foreign-investment component in their ownership are required to apply to the Chief Executive, Fiji Islands Trade and Investment Bureau, for the issuance of a Foreign Investment Registration Certificate (FIRC) and also pay a requisite application fee of F\$2,812.50. Applications for a FIRC are available on-line and the following documents must accompany the application:

1. A copy of the Shareholders Agreement and a copy of the Declaration of Shareholders, witnessed or certified by a justice of the peace, lawyer and/or chartered accountant, are to be submitted if local equity contribution is required;
2. A certified copy of the passport bio-data page, together with a recent colored passport size photo of all those associated with the business;
3. A police clearance report from the country of residence in the last 12 months or more; and
4. Proof of company registration abroad (if applicable).

Contact: The Chief Executive, Fiji Islands Trade & Investment Bureau, P.O. Box 2303, Government Buildings, Suva; Telephone: (679) 3315-988; Fax: (679) 3301-783; email: ftibinfo@ftib.org.fj; website: www.ftib.org.fj

The Foreign Investment Act stipulates that the approval process for investment applications should take no longer than 5 working days. Depending on the nature of the business, however, investors may also be required to obtain permits and licenses from other relevant authorities and should be prepared for delays.

Foreign investors are required a minimum equity level of investment of F\$250,000 (about US \$140,000) in cash to be brought in from offshore on or before the operational date of the business. Furthermore, certain types of investment are subject to additional restrictions. Investment areas that have been reserved for Fiji Island nationals include small scale businesses such as cafeterias, taxis/buses, handicrafts, tailoring, shoe repair, plumbing/electrical, plant nurseries, day-care, bakeries, backpacker and liquor bar operations. With the exception of fishing enterprises, which must have at least 30% local equity, investors must meet certain minimum investment thresholds prior to

investment in restricted industries. Full listings of reserved and restricted areas can be found at: www.ftib.org.fj/invest-fiji-foreign-act.cfm.

Foreign investors can acquire real estate. However, the land situation in Fiji is complex and only a small percentage of land is available for purchase. If the property is larger than one acre, the Minister of Lands must approve the purchase. There are industry-specific incentives for tourism, mining, filmmaking and audio-visual activities, boat building, fishing, logging and saw milling operations, and bus building.

Conversion and Transfer Policies

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Following the December 2006 coup, the Reserve Bank of Fiji (RBF) introduced enhanced foreign exchange controls aimed at curbing credit growth, relieving pressure on Fiji's foreign reserves and avoiding a devaluation of the Fiji dollar. Previously, foreign investors bringing in funds or equipment to invest in Fiji and who fulfilled all regulatory requirements were guaranteed repatriation of their investment profits and capital. The new controls impose new regulatory requirements and limit the amount of investment profit and capital that may be repatriated. Some of the controls were relaxed in 2008, including those on advance payments for imports and local borrowing by foreign-owned companies, but the majority are expected to remain in place through 2009.

Although the Fiji dollar remains fully convertible, the Reserve Bank has temporarily suspended offshore investments by non-bank financial institutions, companies and individuals. It has rescinded commercial banks' delegated authority to process a number of typically larger types of transactions such as profit remittances and has reduced the limits on a number of transactions over which the banks retain authority. Transactions above these require express Reserve Bank permission. The Reserve Bank has also introduced a credit ceiling on lending by individual commercial banks, although no limits were placed on individual customers. The Reserve Bank has said it will consider individual lending requests above the new limits on a case-by-case basis.

Prior to the post-coup restrictions, the processing time for remittance applications was approximately three working days, provided all required documentation was provided. Transactions within the newly reduced limits of the commercial banks' delegated authority still process within this general timeframe. Remittance through parallel markets continues to require prior approval by the Reserve Bank.

Expropriation and Compensation

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Under Section 40 of the Constitution and the Foreign Investment Act, a foreign investor has the same protection against compulsory acquisition of property as any other person. The foreign investor has the same right as a national enterprise of recourse to the courts and other tribunals of the Fiji Islands in respect of the settlement of disputes.

Expropriation has not historically been a common phenomenon in Fiji.

Dispute Settlement

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The legal system in Fiji developed from British law. Under Fiji's Constitution, the Fiji Islands Supreme Court is the final court of appeal. Both companies and individuals have recourse to legal treatment through the system of local and superior courts. Laws govern all aspects of commercial transactions, including bankruptcy law, and the courts have generally enforced these laws in a transparent and consistent manner. A foreign investor has the right of recourse to the courts and other tribunals of Fiji with respect to the settlement of disputes.

Following the December 2006 coup, however, the military appeared to intercede in a dispute over the closure by a foreign investor of a major Fiji gold mining operation. The mine's workforce appealed to the military commander, calling on the interim government to investigate the foreign owners' claims the mine was no longer viable. Army troops occupied the mining company property for several days, and the interim government established a committee to investigate the company's closure decision and recommend response options for the government. Also, in January 2007 it was reported that the military had taken files from the Fiji company registry without warrants as part of its self-initiated investigation into possible corruption.

Past investment disputes have often focused on land issues, particularly in the logging and tourism sectors. Such disputes have been resolved through labor-management dialogue, government intervention, referral to compulsory arbitration, or through the courts.

Fiji is a party to the Convention on the Settlement of Investment Disputes Between States and Nationals of Other States.

Performance Requirements and Incentives

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To support the implementation of newly approved investments, the FTIB's Investment Division - Facilitation Unit has established a monitoring system to assist companies in obtaining necessary approvals to commence operations. The investing firm must ensure that commercial production begins within 12 months of the date of approval of the project.

Foreign investors can apply for incentives following registration with the FTIB (www.ftib.org.fj). Information on incentive packages for investors can be obtained from FTIB. Incentives offered include preferential tax treatment and duty free or low duty treatment of imported materials and equipment. The incentives reflect the Fiji Government's long-term concerted efforts to encourage exports and develop priority sectors, including tourism, commercial agriculture, fisheries, forestry, the filmmaking and audio visual industry, and the information technology industry. Fiji's 2009 budget also includes incentives to encourage bio-fuel and renewable energy initiatives and the establishment of a tax free region in the northern and maritime island regions of the country for investments above F\$2 million.

Tourism incentives include tax-related investment allowances on approved expenditures on tourist boats/ships and approved building and expansion projects. The 2009 tourism incentive package provides for 55 percent investment allowance on total expenditure

and a hotel incentive package, whereby large tourism development projects with capital investments of more than F\$7 million may qualify for a 10-year tax holiday. Filmmaking and audio-visual incentives include an increase in the film tax rebate from 15 percent to 35 percent.

The Ministry for Industry, Tourism, Trade and Communication and the Ministry for Foreign Affairs, International Cooperation and Civil Aviation control import and export policy. Commercial import policy includes consideration of tariff measures, import restrictions, quota arrangements and other policies designed to assist development of local industries.

Most imports are subject to import duty, which is levied at various rates in accordance with the Customs Tariff Act of 1986. Such duties may be waived or reduced upon eligibility for investment incentives. Most goods may be imported without an import license. However, there are restrictions on the import of a number of products to protect local industries or for the purposes of quarantine. The restrictions are absolute for some products, while others may be imported subject to conditions imposed by statute or under license from the Ministry of Industry, Ministry of Primary Industries, or other relevant ministries or departments. Quotas may be placed on imports of particular products, such as motor vehicles.

Right to Private Ownership and Establishment

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Foreign investors are discouraged from acquiring controlling interest in, or taking over established, locally owned enterprises in Fiji. Permission may be given, however, if such an acquisition or takeover is deemed to be in the national interest. Foreign investors typically operate through a branch or a local subsidiary in Fiji. Formation of both public and private companies is possible, the process taking about two weeks. Registration costs are nominal. The South Pacific Stock Exchange and authorized banks in Fiji are allowed to approve investments by non-resident individuals and businesses in publicly listed companies and in fixed deposit accounts for amounts up to F\$5 million (US\$2.9 million) per investor, per annum. Investments above F\$5 million must be approved by the Reserve Bank of Fiji. A public company must have a minimum of seven shareholders, with no maximum; a private company must have a minimum of two shareholders and a maximum of 50. There are no nationality or residence restrictions on shareholders, but applications for the issue of new or additional shares for increased capitalization should be submitted to the Reserve Bank of Fiji for processing before share certificates may be issued to nonresidents.

Protection of Property Rights

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Intellectual Property

Fiji's Copyright Laws are in conformity with World Trade Organization (WTO) Trade Related Aspects of Intellectual Property (TRIPS) provisions. However, while copyright laws adhere to international laws, and provisions are available for companies to register

a trademark or petition for a patent in Fiji through the Office of the Administrator General of Trademark, Patents, Designs and Copyrights, the enforcement of these laws remains inadequate. Illegal materials, and illegal reproductions of films, sound recordings and computer programs are widely available throughout Fiji.

Contact: Administrator General, Trademarks, Patents, Designs, Copyrights P.O. Box 2226, Government Buildings, Suva; Telephone: (679) 3312-798; Fax: (679) 3300662; and
Fiji Audio Visual Industry Association, G.P.O. Box 16353, Suva; Telephone: (679) 3318912; Fax: (679) 3318910; Email: favia@iFiji.com

Land Rights

Land ownership and usage is a highly complex and sensitive issue in Fiji society. In late December 2006, the post-coup interim government imposed a temporary ban on all land sales after receiving reports of alleged irregularities in the development and sale of land to foreigners. The ban was partially lifted in January 2007. Leases of so-called native title land, which constitutes 87.75% of Fiji land, to non-Fiji residents and foreign nationals remain restricted, but the government has said it hopes to lift this restriction at a later date.

Land in Fiji falls into three categories: Native land, Crown land, and Freehold land. Native Land refers to the 87.75% of the land held by indigenous Fijians under communal tenure relationships. This land, which is reserved for the special use of its owners, may not be sold, only leased. The Native Lands Trust Board (NLTB) is the statutory body responsible for managing native land, including leases. In its post-coup anti-corruption drive, the interim government dismissed several NLTB officials and undertook a major investigation of the board's past practices. Government plans a major reform of the NLTB and the regulation of land usage, which could affect investors.

Crown Land refers to the 3.95% of the land in Fiji owned by the government. Like NLTB land, Government (Crown) land may not be sold. The availability of crown land for leasing is usually advertised. This does not, however, preclude consideration being given to individual applications in cases where land is required for special purposes.

Freehold, private land accounts for 8.06% of total land area.

Investors may lease land, though each lease category has different conditions and terms. Leases may be sold, transferred and amended, but such dealings are subject to the consent of the NLTB and Lands Department.

Government leases for industrial purposes can be up to 99 years with rents reassessed every 10 years. NLTB leases for land nearer to urban locations are normally for 50-75 years. Annual rent is reassessed every 5 years. The maximum rent that can be levied in both cases is 6% of unimproved capital value. Leases also usually carry development conditions that require lessees to effect improvements within a specified time. Investors need to be mindful of the interim government's investigations into the NLTB for fraud, mismanagement and corruption, as these may affect future dealings and the lease of native title land.

Apart from the requirements of the NLTB and Lands Department, town planning, conservation and other requirements specified by central and local government authorities affect the use of land. Investors are urged to seek local legal advice in all transactions involving land.

Contacts: Permanent Secretary, Ministry of Lands and Mineral Resources, P.O. Box 2222, Government Buildings Suva; Telephone: (679) 3211-556; Fax: (679) 3302-730

General Manager, Native Land Trust Board, P.O. Box 116, Suva; Telephone: (679) 3312-733; Fax: (679) 3229-696

Transparency of Regulatory System

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Although the government has made some positive efforts, there is a perception among foreign investors of a lack of transparency in government procurement and approval processes. Some foreign investors considering investment in Fiji have encountered lengthy and costly bureaucratic delays. Investment disputes involving the government in 2007 and 2008 have raised serious transparency concerns.

Prior to the coup, proposed laws frequently were not submitted for public comment. However, a parliamentary committee process was in the process of development. Since the coup, legislation has been by presidential decree.

Efficient Capital Markets and Portfolio Investment

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Fiji has a well-developed banking system supervised by the Reserve Bank of Fiji. The RBF regulates the Fiji monetary and banking systems, manages the issuance of currency notes, administers exchange controls, and provides banking and other services to government. In addition, it provides lender-of-last-resort facilities and regulates trading bank liquidity.

There are five trading banks with established operations in Fiji: ANZ Bank, Bank of Baroda, Colonial National Bank, Bank South Pacific, and Westpac Banking Corporation. In addition, non-banking financial institutions provide financial assistance and borrowing facilities to the commercial community and to consumers. These institutions include the Fiji Development Bank, Fiji National Provident Fund, Housing Authority, Credit Corporation, Merchant Finance, and insurance companies. As of September 2008, total assets of commercial banks amounted to US\$2.4 billion (F\$3.97 billion).

The Capital Markets Development Authority (CMDA), formed in 1998, is responsible for the development of capital markets and regulation of market participants. As a result, a capital market is slowly emerging, with 16 companies listed on the Suva-based South Pacific Stock Exchange. The Regulation and Compliance Division of the CMDA is responsible for the regulation and supervision of the market.

Political Violence

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Fiji has suffered four coups d'etat in its history: two in 1987, one in 2000 and one in December 2006. There was, in addition, a mutiny within the Fiji military in November 2000. In May 2000, then Prime Minister Mahendra Chaudhry and members of his government were held hostage by a group of Fijian nationalists. In the end, Fiji's military intervened, removed the coup leaders, and installed an interim government that remained in power after 2001 general elections. Largely the same government was again returned to office following elections in May 2006.

Fiji remained relatively stable from 2000 to 2006. Mounting tensions between the government and the military peaked in December 2006 when the military staged a repressive but relatively bloodless coup. Parliament was dissolved, the prime minister deposed and effectively exiled to an outer island, and the vice president, government ministers and senior bureaucrats removed from office. In January 2007, the military named an interim government to govern until national elections can be held, with the military commander as prime minister. The military committed numerous human rights violations in attempting to silence critics of the overthrow. It declared a state of emergency and eliminated or restricted many civil rights. In May 2007, the formal state of emergency was lifted, though it was reimposed for 30 days in early September 2007.

The interim government initially promised to hold elections in March 2009. It has subsequently refuted this commitment and refuses to commit to a timetable for elections.

Corruption

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Credible allegations regarding misuse of government funds or abuse of public office have been raised repeatedly over recent years, especially in the annual Auditor General's reports. The limited accountability for corruption, inefficient government systems and lack of effective disciplinary processes pose major challenges to Fiji's fight against corruption. Fiji's relatively small population and limited circles of power often lead to personal relationships playing a major role in business and government decisions.

Alleged corruption in government and the civil service was cited by the military as a major justification for its overthrow of Fiji's democratically elected government in 2006. The military itself, however, has suffered from a lack of a transparent budgetary process and has itself evaded the Auditor General's investigations. Although the previous government had announced anti-corruption initiatives, including the establishment of an anti-corruption commission and the legislating of a Freedom of Information Bill, progress was slow in implementing these initiatives. The interim government has established an independent commission against corruption, with broad powers of investigation. However, implementing rules for the Fiji Independent Commission Against Corruption (FICAC) were established by proclamation and may be challenged at a later date in court.

Fiji acceded to the UN Convention Against Corruption on May 14, 2008.

At present, the media, Transparency International Fiji, and the non-governmental Pacific Center for Public Integrity (PCPI) play important roles in raising anti-corruption issues.

Bilateral Investment Agreements

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Fiji has negotiated double taxation agreements with the United Kingdom, New Zealand, Australia, Korea, Malaysia, Singapore, Vanuatu and Papua New Guinea. Fiji has not entered into a bilateral investment agreement with the United States or any other country.

Fiji is party to a number of regional and international trade arrangements, including the South Pacific Regional Trade and Economic Cooperation Agreement (SPARTECA), an Economic Partnership Agreement (EPA) with the EU, and the Generalized System of Preferences. Under SPARTECA, Fiji has broad, duty-free access to the markets of Australia and New Zealand for its exports, subject to certain exceptions and limitations. In November 2007, Fiji signed an interim EPA on trade in goods, replacing the trading section of the Cotonou Agreement, which secures preferential access to the EU market for some Fiji exports (notable exceptions being sugar and rice). Fiji is also party to regional trade agreements PICTA, PACER, and the Melanesian Spearhead Group.

OPIC and Other Investment Insurance Programs

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The U.S. Overseas Private Investment Corporation (OPIC) provides investment insurance in Fiji for qualified applicants. The risks of currency convertibility and expropriation are safeguarded under Fiji's foreign-exchange regulations. OPIC provides political risk insurance and loans for qualified projects. Fiji is not a member of the Multilateral Investment Guarantee Agency.

The Fiji dollar is pegged to a basket of currencies of Fiji's principal trading partners, chiefly Australia, New Zealand, the United States, the European Union and Japan.

Labor

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The workforce in 2006 was estimated at 369,300, of which about 34 percent are in formal, paid employment. Nearly 80 percent of the workforce has been educated to a secondary school level, and four percent have received a university-level education or post-secondary school technical training.

Fiji continues to face a "brain drain", with many skilled and professional workers migrating overseas for better working and living conditions. Acute shortages are found in the medical field, with half the annual nursing graduates migrating each year.

The Ministry of Employment and Industrial Relations has responsibility for the administration of labor laws and the encouragement of good labor relations.

A new Employment Relations Act was promulgated by decree in April 2008. This legislation consolidates and updates Fiji's labor and employment laws. The new legislation mandates that labor disputes be resolved through soon-to-be-established mediation courts and tribunals.

Fiji has been a member of the International Labor Organization since 1974 and has ratified 25 ILO conventions.

Foreign-Trade Zones/Free Ports

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To encourage development in the northern and maritime regions of Fiji, each has been declared a Tax Free Region (TFR). Businesses that are established in such a region and meet the prescribed requirements will enjoy a 13-year corporate tax holiday and import duty exemption on raw materials, machinery and equipment.

Foreign Direct Investment Statistics

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According to data provided by the Fiji Islands Trade and Investment Bureau, total foreign investment proposals approved in 2006 and 2007 amounted to US\$630.5 million and US\$327.1 million respectively. In the same period, U.S.-based investments approved in 2006 and 2007 totaled US\$122.5 million and US\$31.3 million. Approval is a precondition but does not necessarily mean that an actual investment will be made.

The Reserve Bank of Fiji estimates that in 2008 foreign direct investment was the equivalent of 15% of GDP.

Web Resources

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Fiji Islands Trade and Investment Bureau (FTIB), www.ftib.org.fj

Fiji Government, www.fiji.gov.fj

Fiji Government – Ministry of Foreign Affairs, International Co-operation & Civil Aviation, www.foreignaffairs.gov.fj

Fiji Government – Ministry of Lands, Mineral Resources & Environment, www.lands.gov.fj

Reserve Bank of Fiji, www.rbf.gov.fj

Capital Markets Authority of Fiji, www.cmda.com.fj

Native Land Trust Board (NLTB), www.nltb.com.fj

Mineral Resources Department, www.mrd.gov.fj/qfiji/

Fiji Islands Customs & Revenue Authority, www.frca.org.fj

Secretariat of the Pacific Community (SPC), www.spc.org.nc

Pacific Islands Forum Secretariat, www.forumsec.org.fj

OPIC, www.opic.gov

ILO, www.ilo.org/public/english/region/asro/suva/

Bureau of Statistics, www.statsfiji.gov.fj

Asian Development Bank – South Pacific Subregional Office, www.adb.org/SPSO/

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Chapter 7: Trade and Project Financing

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How Do I Get Paid (Methods of Payment)

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Fiji has a stable financial and banking system, but the international services division of a U.S. or Fiji bank should be consulted for recommendations regarding the best method for a given transaction.

Options for payment include:

- Telegraphic Transfers
- Cash in Advance
- Commercial Bills of Exchange
- An Open Account
- Letters of Credit

A letter of credit is a very secure form of payment and is used frequently for new or unknown clients perceived to offer relatively more risk of nonpayment.

How Does the Banking System Operate

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Fiji has a developed banking system controlled by the Fiji Government through the Reserve Bank of Fiji. The Reserve Bank regulates the Fijian monetary and banking system, manages note issues, administers exchange controls, and provides banking and other services to government. It provides and regulates trading-bank liquidity via the government's monetary policy. In addition to managing the credit environment, the RBF has responsibility for foreign exchange controls and management of Fiji's international reserves position.

There are five commercial banks with established operations in Fiji. There are also non-bank financial institutions (NBFI) providing financial assistance and borrowing facilities to the commercial community and to consumers. The non-bank institutions are: the Fiji Development Bank, the Fiji National Provident Fund (FNPF), the Housing Authority, the Credit Corporation, the Merchant Finance & Investment Company Ltd., and a number of insurance companies.

The five commercial banks are:

- The Australian and New Zealand Banking Group Limited (ANZ), P.O. Box 179, Suva, Telephone: (679) 3213-000, Fax: (679) 3305-080

- Bank of Baroda, P.O. Box 47, Suva, Telephone: (679) 3311-402, Fax: (679) 3302-510
- Colonial National Bank, Private Mail Bag, Suva, Telephone: (679) 3314-400, Fax: (679) 3303-448
- Bank of South Pacific, Narseys Building, 98-100 Renwich Road, Suva, Telephone: (679) 3304-011, Fax: (679) 3304-835
- Westpac Banking Corporation, P.O. Box 238, Suva, Telephone: (679) 3217-601 Fax: (679) 3300-718

Two principal non-bank financial institutions are:

- Credit Corporation, Credit House, Gordon Street, Suva, Telephone: (679) 3305-744, Fax: (679) 3305-747
- Fiji Development Bank, 369 Victoria Parade, Suva, Telephone: (679) 3314-866, Fax: (679) 3314-886

Services provided by the banks include: lending, overdraft facilities, full-drawn advances, housing loans, leasing finance, personal loans, bankers opinion, credit card facilities, money transfers/remittances, trade finance, trade enquiries, letters of credit, documentary collections, travellers checks, foreign-currency accounts, forward exchange (restricted to trade) and foreign currency loans (residential and trade).

The assets of all commercial banks in Fiji at the end of September 2008 totaled US \$2.4 billion. A foreign currency exposure policy, introduced in 1997, places limits on banks' net, foreign and open positions, and gross forward, foreign-exchange and sales contracts, in relation to an individual bank's level of capital in Fiji.

Foreign-Exchange Controls

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Exchange control is administered by the Reserve Bank of Fiji through the Exchange Control Act and subsidiary legislation.

The following areas are affected by exchange control:

- transactions in foreign currency;
- transfer of currency into and out of Fiji;
- transfer of property and securities out of Fiji; and
- export and import transactions.

Investments from outside Fiji, overseas equity, loan investment into Fiji, and the flow of funds arising from commercial and private transactions into and out of Fiji are subject to exchange controls.

All commercial banks operating in Fiji, along with non-bank financial institutions, act as agents of the Reserve Bank in matters affected by the Exchange Control Act. Limited authority has been delegated to the commercial banks. This authority was reduced by the Reserve Bank following the 2006 coup. Additional tightening on exchange controls relating to non-resident borrowing are also expected to remain in place through 2008. The exchange control policy guidelines and delegated limits for authorized dealers are highlighted in the following table.

Type of Payment	Delegated Limit
Airline Ticket Sales (applicable only to overseas airlines with officers or agents in Fiji)	<ul style="list-style-type: none"> Up to F\$50,000 per application
Charges/ Fees/ Services <ul style="list-style-type: none"> a. Freight & Shipping b. Other transport charges c. Royalty/ commission d. Patents, copyright e. Brokerage & Other Charges to agents and representatives outside Fiji f. Movie/film Hire, news service g. Repair – domestic air/ shipping, other h. Technical, professional & management Fees i. Advertising j. Office expenses k. Visa application l. Re-imbursement/ refund m. Other <p>*Does not include commercial banks' head office expenses or reimbursement charges</p>	<ul style="list-style-type: none"> Up to F\$100,000 per invoice
Court Order Payments <ul style="list-style-type: none"> a. Alimony b. Collection of Debt c. Out of court settlement d. Other <p>Note: Beneficiary must be non-resident</p>	<ul style="list-style-type: none"> Up to F\$100,000 per amount due per annum
Credit Card Payments	<ul style="list-style-type: none"> Up to the full amount if payment is against expenses incurred prior to December 6, 2006 Up to F\$15,000 per month Foreign currency cash drawing limit of up to F\$1,000 per month per credit card holder
Debit Card Facility <ul style="list-style-type: none"> • Monthly usage • Cash Drawing 	<ul style="list-style-type: none"> • F\$500 per month • F\$100 per month
Deposits into F\$ External Accts <ul style="list-style-type: none"> a. Salaries & wages from employment in Fiji b. Interest payable on the account c. Payments from other external accounts d. Proceeds of sale of assets/ personal effects/ claims e. Income from rental/ directors fees/ gratuity f. FNPF proceeds 	<ul style="list-style-type: none"> Full amount Full amount Full amount Up to F\$50,000 per sale Up to F\$50,000 Full amount

g. Tax refunds	• Full amount
h. Proceeds from sale of foreign currency sourced externally or remaining funds from travel funds uplifted	• Full amount
i. Other funds from local sources	• Up to \$200 per annum
Education/ Training Expenses (for current year only)	
a. Paid directly to education/ training institution	• Up to F\$50,000 per student per annum
b. Paid directly to the student	• Up to F\$1,000 per applicant per annum
c. Scholarship payments by recognized institutions	• Full amount
Emigration Allowance	
Source of Funds: <ul style="list-style-type: none"> • Sale of personal assets • Maturity of life insurance • Death benefits • Rental/ directors Fees • Savings/ FNPF/ refund <p><i>Note: long term business visas & work permits do not qualify under this delegation and require RBF approval</i></p>	• FNPF funds are fully delegated
Gifts	• Up to \$500 per applicant/ beneficiary per annum (applicants above this limit are restricted)
Government Department Payments/ Transfers (includes funding of offshore accounts)	• Full amount
Import Payments	
a. Goods on board ship or aircraft, or goods landed but awaiting customs clearance	• Up to full payment due for Letters of Credit and Sight Draft arrangements
b. Goods already landed & cleared by Fiji Customs	• Full amount due
c. Prepayment of term bills for goods already landed & cleared by Fiji Customs	• Requires RBF approval
d. Advance import payments prior to shipment of goods	• Up to F\$1,000,000 per invoice (effective September 8, 2008)
e. Merchant goods	• Requires RBF approval
f. Payment to third party (goods already received in Fiji)	• Requires RBF approval
Oil Import Payments	• Requires RBF approval
Insurance/ Re-insurance Payments Offshore	• Requires RBF approval
Lease Payments	
a. Aircraft	• Up to F\$50,000 per amount per annum

<ul style="list-style-type: none"> b. Fishing or cruise vessels c. Machinery d. Other lease payments 	
Loan Repayments <ul style="list-style-type: none"> a. Principal & Interest (excluding up front fees) b. Loan repayment 	<ul style="list-style-type: none"> • Up to F\$100,000 per scheduled amount • Requires RBF approval
Lottery Tickets *Note: up-front payment of lottery ticket winnings is not permitted	<ul style="list-style-type: none"> • Up to F\$500 per applicant per annum (Applicants above this limit are restricted)
Maintenance	<ul style="list-style-type: none"> • Up to F\$500 per applicant per annum
Medical Expenses and Reimbursements <ul style="list-style-type: none"> a. Paid directly to the medical Institution b. Paid directly to the patient 	<ul style="list-style-type: none"> • Up to F\$50,000 per medical treatment • Up to F\$500 per applicant per annum
Offsetting of Foreign Exchange Earnings against Foreign Currency Bills Payable <ul style="list-style-type: none"> a. Merchandise imports b. Other 	<ul style="list-style-type: none"> • Up to F\$100,000 per transaction • Requires RBF approval
Offshore Investment [New applications and existing approvals not yet utilized by non-bank financial institutions, companies and individuals]	Suspended
Pensions/ Superannuation & Gratuity <ul style="list-style-type: none"> a. Payments by government & FNPF b. Payments by companies 	<ul style="list-style-type: none"> • Full Amount • Full Amount
Profit Declared and Distributed to Non-Resident Shareholders/ Partners/Sole Proprietors <ul style="list-style-type: none"> a. Capital b. Dividend or operating profit 	Requires RBF approval <ul style="list-style-type: none"> a. Capital Profit remittance is restricted to F\$1m per annum b. Dividend profit remittance is restricted to any one calendar year's profit not yet remitted c. Local borrowing to fund profit remittances are restricted
Refund <ul style="list-style-type: none"> a. Cancelled hotel bookings b. Other (incl. airline tickets sold locally by travel agents) c. Tax 	<ul style="list-style-type: none"> • Up to F\$500 per cancelled booking • Up to the full amount per beneficiary
Subscriptions to Clubs, Societies and trade Organizations (incl. entrance fees)	<ul style="list-style-type: none"> • Up to F\$1,000 per subscription per annum
Travel Allowance <ul style="list-style-type: none"> a. Fiji Passport Holders (excluding emigrants) b. Foreign passport holders 	<ul style="list-style-type: none"> • Up to F\$5,000 per person per trip • Up to full amount applied for if funds are sourced directly from the

	applicant's F\$ external or foreign accounts
Wages paid in foreign currency cash to foreign crew members	<ul style="list-style-type: none"> Up to F\$500 per beneficiary
Wedding Expenses	<ul style="list-style-type: none"> Restricted to F\$500 per applicant per annum
Withdrawal of Investment by Non-Resident Investors <ul style="list-style-type: none"> a. Sale of shares/ assets b. Shareholders funds 	<ul style="list-style-type: none"> Required RBF approval
Miscellaneous Expenses	<ul style="list-style-type: none"> F\$500 per applicant and/or beneficiary per annum

U.S. Banks and Local Correspondent Banks

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Australia and New Zealand Banking Group Limited (ANZ) - with Citibank, New York, for drafts; ANZ Bank, New York, for outward telegraph transfers; and Bank of America, San Francisco, for negotiation of checks.

Bank of Baroda - with Bank of New York, 101 Barclay St, Manhattan, New York, NY 10286, for drafts and checks; and Bank of Baroda New York, 1 Park Ave, New York, NY 10916, for outward telegraphic transfers.

Colonial National Bank - with Fleetbank, 1133 Avenue of the Americas, New York, NY 10036.

Westpac Banking Corporation - with Chase Manhattan, New York Plaza, Floor 15, New York, NY 10004.

Project Financing

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The tightening of exchange control policy guidelines by the Reserve Bank of Fiji in the wake of the December 2006 coup may impact project financing. Regulations imposed in 2008 limit the amount foreign owned companies may borrow from local banks. The delegated authority of lending institutions to non-resident controlled businesses has been reduced from F\$10.00 million (US \$6.1 million) to F\$0.5 million (US \$0.28 million), in total borrowing per entity. For local borrowing to non-resident individuals, the delegated authority has been suspended and requires prior approval by the Reserve Bank of Fiji. Also, since January 1, 2008, all property acquisitions by non-resident individuals will be required to be fully financed offshore.

Commercial banks and other official lending institutions in Fiji require the approval of the Reserve Bank to lend amounts over and above the delegated limits to non-resident individuals/controlled businesses.

Multilateral banks such as the Asian Development Bank (ADB) and the World Bank, and some bilateral institutions, offer loans for specific types of projects.

Export-Import Bank of the United States: <http://www.exim.gov>

Country Limitation Schedule: http://www.exim.gov/tools/country/country_limits.html

OPIC: <http://www.opic.gov>

Trade and Development Agency: <http://www.tda.gov/>

SBA's Office of International Trade: <http://www.sba.gov/oit/>

USDA Commodity Credit Corporation: <http://www.fsa.usda.gov/cc/default.htm>

U.S. Agency for International Development: <http://www.usaid.gov>

The Australian and New Zealand Banking Group Limited (ANZ): www.anz.com/fiji/

Bank of Baroda: www.bankofbaroda-fiji.com

Colonial National Bank: www.colonial.com.fj

Bank of the South Pacific: www.bsp.com.pg/

Westpac Banking Corporation: www.westpac.com.fj

Credit Corporation, www.creditcorporation.com.pg/fiji.htm

Fiji Development Bank, www.fijidevelopmentbank.com

Reserve Bank of Fiji: www.rbf.gov.fj

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Chapter 8: Business Travel

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Business Customs

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Although Fiji has a unique local culture, there are no local customs, beyond the bounds of normal courtesy, which visitors should feel compelled to observe in normal business transactions. Business in Fiji tends to be conducted in a less formal manner than in many other countries. The use of first names is common. Business meetings often begin with small talk and sometimes proceed more slowly than an equivalent meeting in the United States.

It is advisable to reconfirm business appointments and meeting arrangements. However, U.S. business people should not be unduly surprised when kept waiting beyond scheduled times. Business meetings are generally informal. Ties are suitable, but optional. However, very casual attire, including shorts, should be avoided. Evening functions are normally informal (Bula/Aloha shirts or shirt and tie and slacks or dress, or skirt and blouse), unless otherwise specified.

Fiji adopts a relatively conservative approach toward Sunday religious observance. Most retail business is closed on Sunday, but basic services are available. There are sizeable minorities of Hindus and Muslims in the population who have special religious observances regarding food and drink.

Fiji uses the metric system of weights and measures. Dates are written in the order: day, month, year: 1 January 2009 or 01/01/09. In writing numbers, commas denote thousands and periods denote fractions as follows: \$1,000.50, as in the United States. Household electrical current is 220 volt, 50 cycle. Special adapter plugs (Australian standard) are required when connecting U.S. appliances to electrical outlets.

Travel Advisory

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http://travel.state.gov/travel/warnings_consular.html

Visa Requirements

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A passport valid for at least three months beyond the intended period of stay and a ticket for return or onward travel is required. Entry visas are granted on arrival for a stay of up to four months for U.S. nationals. U.S. business people do not require special visas to visit Fiji. Visas may be extended for up to six months on application to the Department of Immigration in Suva, Lautoka or Nadi. It is necessary to have an onward or return ticket and sufficient funds to cover costs. Those wishing to reside and work in Fiji, even on a temporary basis, require proper authority to do so before arrival. In most cases, prospective employers will make necessary arrangements to sponsor such people. Visitors who intend to reside or work must make certain they have satisfied immigration requirements.

Contact: Director of Immigration, Department of Immigration, P.O. Box 2224, Government Buildings, Suva, Telephone: (679) 3312-672, Fax: (679) 3301-653

U.S. Companies that require travel of foreign businesspersons to the United States should be advised that security options are handled via an interagency process. Visa applicants should go to the following links.

State Department Visa Website: <http://travel.state.gov/visa/index.html>

United States Visas.gov: <http://www.unitedstatesvisas.gov/>

Fiji Embassy in Washington, D.C.: <http://www.fijiembassydc.com/>

State Department Visa Website: <http://travel.state.gov/visa/index.html>

U.S. Embassy Suva: http://suva.usembassy.gov/information_for_travelers.html

United States Visas.gov: <http://www.unitedstatesvisas.gov/>

Telecommunications

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Fiji's telecommunication systems are fairly well developed, though costly.

Currently, Telecom Fiji Limited (TFL) is the sole provider of local and national (trunk) telephony services. Its network throughout Fiji and Rotuma consists of 55 telephone exchanges and connects over 101,000 customers in all major towns. The range of products and services offered by TFL include local and national (trunk) telephony services, data services, private leased lines, switched digital data circuits, information processing, maritime telecommunications, and emergency services.

Mobile phones are widely used and there are three network providers. Mobile phones operate on a 900Mhz frequency and any GSM dual band or tri-band mobile phone will work with Vodafone Fiji. Regulations introduced in 2007 have opened the telecommunications sector to new companies.

Internet access is also available in most urban centers. There are 3 Internet service providers (ISP), including Connect, FINTEL's KIDANET and Unwired Fiji Ltd. Dial-up connections are still common in Fiji, but there is a greater demand and use of high-

speed Broadband. Pre-paid Internet access and wireless Internet access are also available. Two companies in Fiji, Connect Fiji and VoiceNetIP (Fiji) Ltd. offer Voice over Internet Protocol (VoIP) services.

Transportation

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American business travelers to Fiji should not encounter unexpected difficulties and can use normal reservation services for travel and accommodation. Visitors are advised to take into account the requirement to have a valid Fiji visa (obtainable upon arrival), a passport valid for at least three months beyond the intended period of stay, and a ticket for return or onward travel to another country.

Fiji is at the crossroads of the South Pacific, central among the southern Pacific island nations, and a mid-way stop for some flights from Australia and New Zealand to America. More than 85 international flights land in Fiji each week.

Fiji's national carrier, Air Pacific, flies to several Pacific island nations as well as New Zealand, Australia, Japan and the United States. Air New Zealand offers code-share on Air Pacific flights between Fiji and the United States. Other airlines servicing Fiji are Air New Zealand, Polynesian Airlines, Air Marshall Islands, Solomon Airlines, Air Caledonia, Korean Airlines, Qantas and Pacific Blue.

Fiji has two international airports, both on Viti Levu, the largest island. Most overseas flights arrive and depart from Nadi (pronounced Nandi) on Viti Levu's west coast. The other international airport is on the eastern side at Nausori, outside the capital of Suva.

Fiji's domestic airlines are: Air Fiji, Pacific Sun, Turtle Airways, Air Wakaya and Northern Airline for inter-island travel. Inter-island fares are reasonable. Travelers should check with their travel agents before departure for current bargains, since special offers, such as air passes and lower rates, usually must be purchased before arrival in country.

Visitors to Fiji may drive on a valid driver's license from their home country for the same class of vehicle, or a valid international driver's license. Driving is on the left side of the road. The maximum speed limit on the open road is 80 kilometers per hour (50 mph), and 50 kilometers per hour (30 mph) in urban areas. Rental cars are available from internationally known companies at Fiji's gateway airports and in major urban areas.

Language

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Fiji is an English-speaking country, although Fijian and Hindustani are also widely spoken.

Health

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Fiji is free from malaria, yellow fever, and many tropical diseases endemic to many tropical countries. Recently, typhoid, dengue fever and leptospirosis have periodically been reported. Fiji has a fairly effective medical system, but emergency care is largely restricted to urban centers. Tap water in Suva, Lautoka and the other major towns has been treated but may not always be safe to drink. Outside of these urban centers, tap water should not be considered potable.

Local Time, Business Hours, and Holidays

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Listed below are national holidays and their dates for 2009.

New Year's Day	January 1
Prophet Mohammed's Birthday	March 9
National Youth Day	March 23
Good Friday	April 10
Easter Monday	April 13
Ratu Sir Lala Sukuna Day	May 29
Queen's Birthday	June 15
Fiji Day	October 12
Diwali	October 19
Christmas Day	December 25
Boxing Day	December 26

Fiji is 12 hours ahead of Greenwich Mean Time (GMT) and 17 hours ahead of U.S. Eastern Standard Time (EST). Standard business hours in Fiji are generally from 8:00 a.m. to 4:30 p.m., Monday to Friday. Most retail outlets are open on weekdays and a half day on Saturday. Most non-essential services are closed on Sunday.

Temporary Entry of Materials and Personal Belongings

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Machinery and equipment imported for temporary use and for a specific project in Fiji and then re-exported, may be allowed as "Privileged Goods" on a check-in/check-out basis, without payment of normal duties. Security in the form of a cash or bond must be deposited with the Comptroller of Customs at the time of importation. Upon re-exportation of such goods, the cash deposit will be refunded or bond cancelled.

Personal and household effects may be imported free of fiscal/ excise duty, though this is subject to conditions set out by the Fiji Islands Revenue and Customs Authority. For the importation of personal motor vehicles, normal duties must be paid.

Web Resources

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State Department Visa Website: <http://travel.state.gov/visa/index.html>
UnitedStatesVisas.gov: <http://www.unitedstatesvisas.gov/>
U.S. Customs and Border Protection:
<http://www.customs.gov/xp/cgov/travel/vacation/kbyg/>
Centers for Disease Control: <http://www.cdc.gov/travel/>

Fiji Embassy, Washington DC: <http://www.fijiembassydc.com/>
Fiji Immigration Department, <http://www.immigration.gov.fj>
Fiji Visitors Bureau, <http://www.BulaFiji.com>
Fiji Islands Trade and Investment Bureau (FTIB), <http://www.ftib.org.fj>
Fiji Government, <http://www.fiji.gov.fj>
Fiji Government – Immigration Department: <http://www.immigration.gov.fj>
Fiji Islands Revenue & Customs Authority: <http://www.frca.org.fj>
FINTEL/KIDANET: <http://www.kidanet.com.fj/>
Telecom Fiji, <http://www.telecomfiji.com.fj>
Vodafone: <http://www.vodafone.com.fj>
Connect Fiji: <http://www.connect.com.fj>
Unwired Fiji: <http://www.unwired.com.fj>

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Chapter 9: Contacts, Market Research, and Trade Events

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Contacts

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The Embassy of the United States of America:

Quinn Plant, Commercial Officer
Repeka Ufiamorat, Commercial Assistant
31 Loftus Street or P.O. Box 218
Suva, Fiji
Telephone: (679) 331-4466
Fax: (679) 330-8685
Email: usembsuva@gmail.com.fj
Website: <http://suva.usembassy.gov/>

U.S. Department of State Office of Business Affairs
Telephone: (202) 746-1625, Fax: (202) 647-3953

U.S. Department Of Agriculture, Foreign Agricultural Service, Trade Assistance and Promotion Office, Telephone: (202) 720-7420

Overseas Private Investment Corporation, Telephone: (202) 336-8799

Fiji Trade Commission, 5777 W. Century Blvd., Suite 205, Los Angeles, CA 90045,
Telephone: (310) 645-2136, Fax: (310) 645-0851, Email: ivuidreketi@fijitrade.com

Individual U.S. State Trade Offices: check in U.S. local listings or the Internet.

COUNTRY TRADE OR INDUSTRY ASSOCIATIONS IN KEY SECTORS:

Fiji Chamber of Commerce and Industry: President, P.O. Box 1264, Suva;
Telephone: (679) 338-5921; Fax: (679) 337-0150; Email: wim@connect.com.fj

Fiji-American Chamber of Commerce (Amcham), President, C/- Maxumise Fiji Ltd, Level 4, FNPF Place, 343 Victoria Parade, P. O. Box 12499, Suva; Telephone: (679) 3305510;
Email: secretariat@fijiamcham.com

Suva Chamber of Commerce and Industry, Contact Dr. Nur Bano Ali, President, P.O. Box 2475, Government Building, Suva;
Telephone: (679) 331-4044; Fax: (679) 330-2188; Email: Dr_nurali@gdofiji.com.fj

Fiji Grocers Association, Contact: Mr. Sarvendra Dayal, President, P.O. Box 10139, Suva; Telephone: (679) 3391-155; Fax: (679) 334-0059; Email: sdayal@connect.com.fj

Fiji Manufacturers Association, Secretariat, 49 Gladstone Rd., Suva; Telephone: (679) 330-1432; Fax: (679) 330-1432; Email: fma@connect.com.fj

Fiji Retailers Association, Contact: Mr. Himmat Lodhia, President, P.O. Box 598, Suva; Telephone: (679) 330-3366 or 331-3788; Fax: (679) 330-2434; Email: lords@connect.com.fj

COUNTRY MARKET RESEARCH FIRMS:

Tebbutt Research Pty. Ltd., P.O. Box 16851, Suva
Telephone: (679) 331-5555, Fax: (679) 331-4444

COUNTRY COMMERCIAL BANKS:

The Australian and New Zealand Banking Group Limited (ANZ), P.O. Box 179, Suva
Telephone: (679) 321-3000, Fax: (679) 330-5080, Email: ebusfj@anz.com

Bank of Baroda, P.O. Box 47, Suva
Telephone: (679) 331-1402, Fax: (679) 330-2510, Email: suva@bankofbaroda.com

Colonial National Bank, Private Mail Bag, Suva
Telephone: (679) 331-4400, Fax: (679) 330-3448, Email: bankfiji@colonial.com.au

Bank of the South Pacific, 98 Renwick Rd, Suva, P.O. Box 108, Suva
Telephone: 330-4011, Fax: 330-4835

Westpac Banking Corporation, 73 Gordon St, P.O. Box 238, Suva
Telephone: 321-7601, Fax: 330-0718, Email: westpacfiji@westpac.com.au

MEDIA:

Fiji Television Ltd, 20 Gorrie St., P.O. Box 2442, Govt. Bldgs., Suva
Telephone: (679) 330-5100, Fax: (679) 330-4630, Email: webmaster@fijitv.com.fj

Fiji Times Ltd, 177 Victoria Parade, P.O. Box 1167, Suva
Telephone: (679) 330-4111, Fax: (679) 330-1521, Email: timesnews@fijitimes.com.fj

Fiji Daily Post Co Ltd, Auckland St., Vatuwaqa, P.O. Box 2071, Govt. Bldgs., Suva
Telephone: (679) 331-3342, Fax: (679) 331-3320, Email: dailypostfijinews@yahoo.com

Sun (Fiji) News Ltd, 12 Amra St., Walu Bay, Private Mail Bag, Suva
Telephone: (679) 330-7555, Fax: (679) 331-1455, Email: truth@is.com.fj

Islands Business International Ltd., 46 Gordon St., P.O. Box 12718, Suva
Telephone: (679) 330-3108, Fax: (679) 330-1423, Email: editor@ibi.com.fj

Associated Media, Ellery St., Suva, P.O. Box 12095, Suva
Telephone: (679) 330-5916, Fax: (679) 330-2852, Email: info@fijilive.com

The Review Ltd, Ellery St., P.O. Box 12095, Suva
Telephone: (679) 330-0591, Fax: (679) 330-2852, Email: info@fijilive.com

Fiji Broadcasting Corp Ltd, 69 Gladstone Rd., P.O. Box 334, Suva
Telephone: (679) 331-4333, Fax: (679) 331-3606, Email: newsroom@fbcl.com.fj

Communications Fiji Ltd, 231 Waimanu Rd., Private Mail Bag, Suva
Telephone: (679) 331-4766, Fax: (679) 330-3748, Email: news@fm96.com.fj

FijiLive, Ellery Street, Telephone: (679) 330-5916, Fax (679) 330-2852,
Email: rita@fijilive.com

Fiji Media Council, KPMG ANZ House, Victoria Parade, P.O. Box 11852, Suva
Telephone/Fax: (679) 331-7055, Email: rjfpratt@connect.com.fj

Pacific Islands News Association (PINA), Level 2, 46 Gordon Street, Damodar Center,
Private Mail Bag, Suva
Telephone: (679) 330-3623, Fax: (679) 331-5379, Email pina@connect.com.fj

STOCK EXCHANGE:

South Pacific Stock Exchange Ltd, 33 Ellery St., P.O. Box 11689, Suva
Telephone: (679) 330-4130, Fax: (679) 330-4145, Email: info@spse.com.fj

CAPITAL MARKETS:

Capital Markets Development Authority (CMDA), 343 - 359 Victoria Parade, P.O. Box
2441, Got. Bldgs., Suva
Telephone: (679) 330-4944, Fax: (679) 331-2021, Email: cmda@connect.com.fj

TELECOMMUNICATIONS:

Telecom Fiji Ltd, Scott St., Private Mail Bag, Suva
Telephone: (679) 330-4019, Fax: (679) 330-1765, Email: contact@tfl.com.fj

Fiji International Telecommunications Ltd. (FINTEL), 158 Victoria Parade, P.O. Box 59,
Suva
Telephone: (679) 331-2933, Fax: (679) 330-0750, Email: fintel@connect.com.fj

Vodafone Fiji Ltd, 62 Gordon St., Private Mail Bag, Suva
Telephone: (679) 331-2000, Fax: (679) 331-2007, Email: info@vodafone.com.fj

Digicel Fiji, Private Mail Bag Nadi Airport, Nadi
Telephone: (679) 672-3444, Fax: (679) 6727536, Email:
customercarefii@digicelgroup.com

Connect, 10 Thomson St., P.O. Box 13779, Suva
Telephone: (679) 330-0100, Fax: (679) 330-7237, Email: info@connect.com.fj

Unwired Fiji Ltd, Carpenter Street, Raiwai, Suva

Telephone: (679) 327-5040, Fax: (679) 327-5045, Email: support@getunwired.com.fj

LEGAL:

Fiji Law Society, 100 Gordon St., P.O. Box 2389, Govt. Bldgs., Suva
Telephone: (679) 331-5690, Fax: (679) 331-4334, Email: fls@connect.com.fj

CHARTERED ACCOUNTANTS:

Fiji Institute of Accountants, 3 Berry Rd., P.O. Box 681, Suva
Telephone: (679) 330-5807, Fax: (679) 330-5588, Email: fia@connect.com.fj

Ernst & Young, 33 Ellery St., P.O. Box 1359, Suva
Telephone: (679) 331-4166, Fax: (679) 330-0612, Email: ernstyoung@connect.com.fj

KPMG, Victoria Parade, P.O. Box 32, Suva
Telephone: (679) 330-1155, Fax: (679) 330-1312, Email: suvaoffice@kpmg.com.fj

PricewaterhouseCoopers, 8th Floor, Civic Tower, P.O. Box 200, Suva
Telephone: (679) 331-3955, Fax: (679) 330-0981, Email: jenny.seeto@fj.pwc.com

Anthony Ho & Associates, 347 Waimanu Rd., P.O. Box 13725, Suva
Telephone: (679) 330-3567, Fax: (679) 330-0334, Email: anthonyho@connect.com.fj

Anjinish Jokhan, 47 Bau St, Flagstaff, P.O. Box 147, Suva
Telephone: (679) 330-5375, Fax: (679) 330-0294, Email: ajokhan@connect.com.fj

A. Mishra & Co., 2 Lekutu St, Samabula, P.O. Box 206, Suva
Telephone: (679) 338-5655, Fax: (679) 338-7344, Email: amishra@connect.com.fj

A. M. Narsey & Co., 63 Marks St., P.O. Box 476, Suva
Telephone: (679) 331-2695, Fax: (679) 331-2501

BDO Zarin Ali, 8th Floor Dominion House, Suva
Telephone: (679) 331-4044, Fax: (679) 330-2188, Email: bdofiji@connect.com.fj

Fay Yee & Co, Caines Jannif Building, 1 Victoria Parade, Suva
Telephone: (679) 331-7896

G.Lal & Co, Level 10 FNPF Place, 343 Victoria Parade, P.O. Box 855, Suva
Telephone: (679) 331-4300, Fax: (679) 330-1841, Email: nalinpatel@glal.com.fj

G. H. Whiteside & Co., 211 Ratu Sukuna Rd., P.O. Box 13510, Suva
Telephone: (679) 330-7220, Fax: (679) 330-0631, Email: ghw@connect.com.fj

H. N. Pande & Co., 3 Berry Rd. P.O. Box 1283, Suva
Telephone: (679) 331-1512, Fax: (679) 330-5978, Email: mohn@connect.com.fj

I. Naiveli & Co., 25 Gladstone Rd., P.O. Box 14014, Suva
Telephone: (679) 330-5395, Fax: (679) 330-5395, Email: inaiveli@connect.com.fj

Nandha & Co., Main St., P.O. Box 249, Nadi
Telephone: (679) 670-0137, Fax: (679) 670-2844, Email: nandha@connect.com.fj

Neil Underhill & Associates, Lot 25 Wailada Lami, P.O. Box 1327, Suva
Telephone: (679) 336-3968, Fax: (679) 336-3948, Email: mail@nua.com.fj

Shyam Narain & Co., 98 Renwick Rd., Suva, P.O. Box 12676, Suva
Telephone: (679) 330-3188, Fax: (679) 330-3824, Email: shyamnarain@connect.com.fj

Sambhu Prasad & Co., Epworth Arcade, Nina St., P.O. Box 12740, Suva
Telephone: (679) 330-1892, Fax: (679) 330-4922, Email: samhprasad@connect.com.fj

Seru & Associates, 8th Floor, Pacific House, P.O. Box 17128, Suva
Telephone: (679) 330-4025, Fax: (679) 330-4227, Email: sseru@connect.com.fj

HLB Crosbie & Associates, Main St., P.O. Box 1474, Nadi
Telephone: (679) 670-2430, Fax: (679) 670-2102,
Email: william.crosbie@hlbnadi.com.fj

Ramani & Co., 95 Sagayam Rd., P.O. Box 270, Nadi
Telephone: (679) 670-1704, Fax: (679) 670-2051, Email: ramani@connect.com.fj

Jay Lal & Co., 21 Tui St, Marine Dr., P.O. Box 343, Lautoka
Telephone: (679) 666-4133, Fax: (679) 666-6555, Email: jaylal@connect.com.fj

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Chapter 10: Guide to Our Services

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- Target the best markets with our world-class research
- Promote your products and services to qualified buyers
- Meet the best distributors and agents for your products and services
- Overcome potential challenges or trade barriers

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